

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF WISCONSIN**

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In re:

Ronald L. Le Tendre

Case No. 18-21981-svk

Chapter 13

Debtor(s).

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**NOTICE AND REQUEST TO AMEND UNCONFIRMED CHAPTER 13 PLAN**

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Debtor(s) filed papers with the Court requesting amendment of the unconfirmed Chapter 13 plan in the above case.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

If you do not want the Court to confirm the amended plan as proposed, or if you want the Court to consider your views on the request, then on or before 21 days after service of this notice, you or your attorney must:

File with the Court a written request for hearing that contains a short and plain statement of the factual and legal basis for the objection. File your written request electronically or mail it to:

Clerk of Bankruptcy Court  
517 E. Wisconsin Avenue  
Room 126  
Milwaukee, WI 53202-4581

If you mail your request to the Court for filing, you must mail it early enough so the Court will **receive** it on or before the expiration of 21 days.

If you or your attorney do not take these steps, the Court may decide that you do not oppose the request and enter an order confirming amended Chapter 13 plan.

*Attorney Richard A. Check  
757 N. Broadway, Suite 401  
Milwaukee, WI 53202  
(414) 223-0000  
court@richardacheck.com*

**REQUEST TO AMEND UNCONFIRMED CHAPTER 13 PLAN**

1. This request to amend an unconfirmed Chapter 13 plan **SUPERSEDES ALL PRIOR REQUESTS TO AMEND THE PLAN AND INCLUDES ALL PROPOSED AMENDMENTS. TERMS NOT FULLY STATED HERE OR IN THE ORIGINAL PLAN ARE NOT PART OF THE PLAN.**
2. Service. A certificate of service must be filed with the amendment. Designate one of the following:
  - ☒ A copy of this proposed amendment has been served on the trustee, United States trustee and all creditors, or
  - ☐ A motion requesting limited services is being filed simultaneously with the Court.
3. The Chapter 13 Plan filed with the Court is amended as follows:

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757 N. Broadway, Suite 401  
Milwaukee, WI 53202  
(414) 223-0000  
court@richardacheck.com*

**3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one.**

☐ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

**The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.**

- ☒ The debtor(s) request that the court determine the value of the secured claims listed below. For each non-governmental secured claim, the debtor(s) state that the value of the secured claim should be as set out in the *Amount of secured claim* column. If the total amount of the proof of claim is less than the amount listed in the *Amount of secured claim* column, the lower amount listed on the proof of claim will be paid in full with interest as provided below. For secured claims of governmental units, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated below.

If no entry is made in the *Interest rate* column, the proof of claim controls the rate of interest. If no interest rate is listed in the plan or proof of claim, then no interest will be disbursed by the trustee. The trustee will disburse amounts listed under the *Monthly payment to creditor* column in equal monthly payments. If no amount is listed in the *Monthly plan payment* column, the trustee will disburse payments pro rata with other secured creditors. If the court orders relief from the automatic stay as to any item of collateral listed in this paragraph, the trustee will cease disbursement of all payments under this paragraph as to that collateral, and the plan will be deemed not to provide for all secured claims based on that collateral.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. The amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

The holder of any claim listed below as having value in the *Amount of secured claim* column will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

- (a) payment of the underlying debt determined under nonbankruptcy law, or
- (b) discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Name of creditor	Estimated amount of creditor's total claim	Collateral	Value of collateral	Amount of claims senior to creditor's claim	Amount of secured claim	Interest rate	Monthly payment to creditor	Estimated total of monthly payments
Ditech	\$35,985.02	5724 N 61 <sup>st</sup> St, Milwaukee, WI 53218	\$30,000	-	\$30,000	6.5%	-	\$35,218.80
Ditech	\$32,096.93	5730 N 61 <sup>st</sup> St Milwaukee, WI 53218	\$30,000	-	\$30,000	5.5%	-	\$34,381.80
Nationstar Mortgage, LLC	\$50,175.43	5733 N 61 <sup>st</sup> St Milwaukee, WI 53218	\$28,000	-	\$28,000	4.5%	\$522.00	\$31,320.00
Nationstar Mortgage, LLC	\$33,903.47	5541 N 56 <sup>th</sup> Street Milwaukee, WI 53218	\$35,000	-	\$35,000	4.5%	\$652.51	\$39,150.60

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Wells Fargo Home Mtg	\$38,118.17	4165 N 39 <sup>th</sup> Street, Milwaukee, WI 53216	\$36,559.09	-	\$36,559.09	5.75%	\$702.55	\$42,152.85
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\*Debtor shall pay to the City of Milwaukee on their secured claims in the total amount of \$5,922.06 at 12% interest for a total of \$7,903.80 to be paid through the Chapter 13 plan.

\*Based on the claims filed, Debtor shall pay to timely filed unsecured creditor claims in the amount of \$48,630, or 100%, whichever is greater.

\*Debtor shall surrender his property located at 2523 N 36<sup>th</sup> Street, Milwaukee, WI for which HSBC Bank U.S.A. holds a secured claim, the Trustee shall make no further disbursements on this claim.

\*Post-Petition Notice of fees, expenses, and charges filed pursuant to Federal Rules of Bankruptcy Procedure 3002.1(c) shall be treated as supplemental proofs of claim and be paid pro rata through the plan at the same time as other secured creditors, unless objected to and the amount is set by or disallowed by the court. The debtor will modify the plan if necessary to maintain plan feasibility. No such claims will be paid where the debtor has provided for the lien to be avoided or for the property to be surrendered by this plan.

\*Debtor shall decrease his plan payment to \$3,776.00 per month for the remainder of the Chapter 13 plan.

All remaining terms of the original Chapter 13 Plan are unaffected. In the event of a conflict between the terms of the original Plan and the terms of this amendment, the terms of this amendment control.

WHEREFORE, each Debtor requests that the Court approve this proposed amendment to the original Chapter 13 Plan.

*Attorney Richard A. Check*  
*757 N. Broadway, Suite 401*  
*Milwaukee, WI 53202*  
*(414) 223-0000*  
*court@richardacheck.com*

### **CERTIFICATION**

The Debtor's attorney must sign this certification. A Debtor represented by an attorney may sign this certification. If the Debtor does not have an attorney, the Debtor must sign this certification.

**The provisions in this Chapter 13 plan are identical to those contained in the official local form other than the changes listed in part 3.**

I certify under penalty of perjury that the foregoing is true and correct.

Respectfully submitted November 26, 2018.



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Attorney Richard A. Check  
Attorney for the Debtor(s)  
*Bankruptcy Law Offices of Richard A. Check*  
*757 N. Broadway, Suite 401*  
*Milwaukee, WI 53202*  
*(414)223-0000*  
[court@richardacheck.com](mailto:court@richardacheck.com)

*Attorney Richard A. Check*  
*757 N. Broadway, Suite 401*  
*Milwaukee, WI 53202*  
*(414) 223-0000*  
*[court@richardacheck.com](mailto:court@richardacheck.com)*

**U.S. BANKRUPTCY COURT  
EASTERN DISTRICT OF WISCONSIN**

In re: Ronald L. Le Tendre

Case No. 18-21981-svk

Debtor.

Chapter 13

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**CERTIFICATE OF SERVICE**

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On November 26 , 2018 , I, Justine Swenson , served a copy of the Amended Plan on the following persons in the following manner:

☒ 1. Deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, to the parties:

☒ (A) listed on the most current mailing matrix, a copy of which is attached to this certificate as Attachment A.

☒ (B) listed on Attachment B.

☒ 2. By certified mail addressed to the entities listed on Attachment C.

☐ 3. Other service method:

I certify under penalty of perjury that the foregoing is true and correct.

Executed on: November 26, 2018

/s:/ Justine Swenson

Signature

Justine Swenson, as Paralegal for  
Attorney Richard A. Check  
Bankruptcy Law Offices of  
Richard A. Check  
757 N. Broadway, Suite 401  
Milwaukee, WI 53202

Label Matrix for local noticing  
0757-2  
Case 18-21981-svk  
Eastern District of Wisconsin  
Milwaukee  
Mon Nov 26 10:24:18 CST 2018

HSBC Bank USA, National Association, as Trustee  
c/o Codilis, Moody & Circelli PC  
15W030 North Frontage Road  
Suite 200  
Burr Ridge, IL 60527-6921

Wells Fargo Bank, N.A.  
c/o Gray & Associates, LLP  
16345 W. Glendale Dr.  
New Berlin, WI 53151-2841

Bank of America  
NC4-105-03-14  
PO Box 26012  
Greensboro, NC 27420-6012

(p)CAPITAL ONE  
PO BOX 30285  
SALT LAKE CITY UT 84130-0285

Carrington Mortgage Service, LLC  
PO Box 3489  
Anaheim, CA 92803-3489

Cbe Group  
Attn: Bankruptcy Department  
PO Box 900  
Waterloo, IA 50704-0900

Citi  
PO Box 6241  
Sioux Falls, SD 57117-6241

City of Milwaukee  
200 E Wells St  
Milwaukee, WI 53202-3515

Credit Collections Services  
Attention: Bankruptcy  
725 Canton St  
Norwood, MA 02062-2679

DITECH FINANCIAL LLC  
c/o Codilis Moody & Circelli  
15W030 N Frontage Road; Suite 200  
Burr Ridge, IL 60527-6921

Nationstar Mortgage LLC d/b/a Mr. Cooper  
c/o Gray & Associates, L.L.P.  
16345 W Glendale Dr  
New Berlin, WI 53151-2841

Alliance Collection Ag  
3916 S Business Park Ave  
Marshfield, WI 54449-9029

Bank of America, N.A.  
P O Box 982284  
El Paso, TX 79998-2284

Capital One  
Attn: General Correspondence/Bankruptcy  
PO Box 30285  
Salt Lake City, UT 84130-0285

Carrington Mortgage Services  
1600 South Douglass Road  
Anaheim, CA 92806-5951

Cbna  
PO Box 6497  
Sioux Falls, SD 57117-6497

Citibank/the Home Depot  
Citicorp Cr Srvs/Centralized Bankruptcy  
PO Box 790040  
Saint Louis, MO 63179-0040

City of Milwaukee  
6352 N 101st St  
Milwaukee, WI 53225-1514

Credit One Bank NA  
PO Box 98873  
Las Vegas, NV 89193-8873

Ditech Financial LLC  
c/o Gray & Associates, L.L.P.  
16345 W Glendale Dr  
New Berlin, WI 53151-2841

New Penn Financial, LLC d/b/a Shellpoint Mortgage  
P.O. Box 10675  
Greenville, SC 29603-0675

Alliance Collection Agencies  
PO Box 1267  
Marshfield, WI 54449-7267

(p)BANK OF AMERICA  
PO BOX 982238  
EL PASO TX 79998-2238

Carrington Mortgage SE  
15 Enterprise  
Aliso Viejo, CA 92656-2652

Cbe Group  
1309 Technology Pkwy  
Cedar Falls, IA 50613-6976

Chase Card  
PO Box 15298  
Wilmington, DE 19850-5298

Citicards Cbna  
Citicorp Credit Svc/Centralized Bankruptcy  
PO Box 790040  
Saint Louis, MO 63179-0040

Credit Coll  
PO Box 607  
Norwood, MA 02062-0607

Credit One Bank NA  
PO Box 98875  
Las Vegas, NV 89193-8875

Discover Bank  
Discover Products Inc  
PO Box 3025  
New Albany, OH 43054-3025

Discover Fin Svcs LLC  
PO Box 15316  
Wilmington, DE 19850-5316

Discover Financial  
PO Box 3025  
New Albany, OH 43054-3025

Ditech  
Attn: Bankruptcy  
PO Box 6172  
Rapid City, SD 57709-6172

(c)DITECH FINANCIAL LLC  
332 MINNESOTA ST STE E610  
SAINT PAUL MN 55101-1311

Ditech Financial LLC  
P.O. Box 6154  
Rapid City, SD 57709-6154

Ditech Financial LLC fka Green Tree Servicing  
P.O. Box 6154  
Rapid City, South Dakota 57709-6154

FALLS COLLECTION SERVICE  
N114 W19225 CLINTON DRIVE  
GERMANTOWN, WI 53022-3015

Falls Collection Svc, Inc  
N114W19225 Clinton Dr  
Germantown, WI 53022-3015

Finctrnl Svc  
PO Box 668  
Germantown, WI 53022-0668

HSBC Bank USA, National Association, as Trustee  
c/o Codilis, Moody & Circelli, P.C.  
15W030 North Frontage Road, Suite 200  
Burr Ridge, IL 60527-6921

Harris  
111 W Jackson Blvd  
Chicago, IL 60604-4135

Harris & Harris  
111 W Jackson Blvd Ste 400  
Chicago, IL 60604-4135

Harris & Harris of Illinois LTD  
111 W Jackson Blvd Ste 400  
Chicago, IL 60604-4135

Internal Revenue Service  
PO Box 7346  
Philadelphia, PA 19101-7346

LVNV Funding, LLC its successors and assigns  
assignee of Citibank, N.A.  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

Midland Funding, LLC  
Midland Credit Management, Inc.  
as agent for Midland Funding, LLC  
PO Box 2011  
Warren, MI 48090-2011

Nationstar Mortgage LLC  
Attn: Bankruptcy  
8950 Cypress Waters Blvd  
Coppell, TX 75019-4620

Nationstar Mortgage LLC d/b/a Mr. Cooper  
PO Box 619096  
Dallas, TX 75261-9096

Nationstar/mr. Cooper  
350 Highland Dr  
Lewisville, TX 75067-4177

Office of the U. S. Trustee  
517 East Wisconsin Ave.  
Room 430  
Milwaukee, WI 53202-4510

State of Wisconsin Dept. of Revenue  
PO Box 8901  
Madison, WI 53708-8901

Thd/Cbna  
PO Box 6497  
Sioux Falls, SD 57117-6497

Thhd/CBNA  
PO Box 790040  
Saint Louis, MO 63179-0040

WE Energies  
333 W Everett St  
Attn Bankruptcy  
Milwaukee, WI 53203-2803

WE Energies  
Attn: Bankruptcy  
PO Box 2046  
Milwaukee, WI 53201-2046

Wells Fargo Bank, N.A.  
Default Document Processing  
N9286-01Y  
1000 Blue Gentian Road  
Eagan, MN 55121-7700

(p)WELLS FARGO BANK NA  
WELLS FARGO HOME MORTGAGE AMERICAS SERVICING  
ATTN BANKRUPTCY DEPT MAC X7801-014  
3476 STATEVIEW BLVD  
FORT MILL SC 29715-7203

Wisconsin Electric Power  
333 W Everett St  
Milwaukee, WI 53290-0002

Rebecca R. Garcia  
Chapter 13 Trustee  
PO Box 3170  
Oshkosh, WI 54903-3170



Richard A. Check  
Bankruptcy Law Office of Richard A. Chec  
757 North Broadway  
Suite 401  
Milwaukee, WI 53202-3612

Ronald L. Le Tendre  
6700 S 20th St.  
Milwaukee, WI 53221-5227

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Bankamerica  
PO Box 982238  
El Paso, TX 79998-2238

Capital One  
15000 Capital One Dr  
Richmond, VA 23238-1119

Wells Fargo Hm Mortgag  
8480 Stagecoach Cir  
Frederick, MD 21701-4747

Addresses marked (c) above for the following entity/entities were corrected  
as required by the USPS Locatable Address Conversion System (LACS).

Ditech Financial LLC  
332 Minnesota St Ste 610  
Saint Paul, MN 55101-7707

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)New Penn Financial, LLC d/b/a Shellpoint M  
P.O. Box 10675  
Greenville, SC 29603-0675

End of Label Matrix	
Mailable recipients	61
Bypassed recipients	1
Total	62

**Attachment B**

**Jay Pitner  
Gray & Associates LLP  
As Attorney for Nationstar Mortgage, LLC  
16345 West Glendale Drive  
New Berlin, WI 53151**

**Jay Pitner  
Gray & Associates LLP  
As Attorney for Ditech Financial, LLC  
16345 West Glendale Drive  
New Berlin, WI 53151**

**Matthew Comella  
Codilis, Moody & Circelli, P.C.  
As Attorney for Ditech Financial, LLC  
15W030 North Frontage Rd, Suite 200  
Burr Ridge, IL 60527**

**Matthew Comella  
Codilis, Moody & Circelli, P.C.  
As Attorney for HSBC Bank, USA, N.A.  
15W030 North Frontage Rd, Suite 200  
Burr Ridge, IL 60527**

**Christopher C. Drout  
Gray & Associates LLP  
As Attorney for Wells Fargo Bank, N.A.  
16345 West Glendale Drive  
New Berlin, WI 53151**

**Attachment C**

**John M. Flint  
CEO – HSBC Bank, USA, N.A.  
1800 Tysons Blvd  
Tysons, VA 22102**

**Timothy J. Sloan  
CEO – Wells Fargo Bank, N.A.  
101 N. Phillips Avenue  
Sioux Falls, SD 57104**